

Safely Home

Jennifer Florio moved to the Northeast Kingdom with her young daughter, Anna, over 10 years ago. As a single mother, she felt that homeownership was beyond her reach, something only obtainable by couples who could support each other through the expensive and complex process of buying a home. Jennifer rented in St. Johnsbury for nearly a decade focusing on raising Anna and establishing her home healing practice. However, she watched with distress as her neighborhood changed to the point where she no longer felt safe as a single mother raising her daughter in their rented home.



Determined to find a safe place for her and her daughter, Jennifer attended a homebuyer's course at Rural Edge, the local homeownership center, through which she learned about Rural Development's support for low and very low income homebuyers. Rural Development's Single Family Direct Home Loan program helped Jennifer overcome the challenges of purchasing a home by working with her to obtain a mortgage that she could afford, one that combined the multiple costs associated with homeownership into one simplified monthly payment.

Rural Development helped Jennifer obtain a mortgage through its Rural Economic Area Partnership (REAP) Zone program that sets aside special funding to support economic development in Vermont's Northeast Kingdom.

Working with Rural Development, Jennifer was able to prove that a single mother could achieve homeownership. Jennifer and Anna moved into their cozy home tucked into a forested hill on the outskirts of St. Johnsbury in December 2015. Anna loves the warm stove and the nearby woods. Jennifer loves the feeling of safety, and the sunporch that reminds her of her grandmother and brings her a sense of belonging in her new home. After a year in their new home Jennifer reflected "It's the perfect place", "I want to be here forever" chimed in Anna.

Obligation 502 Single Family Home Loan

Date of Obligation: December 2015

Congressional District: Representative Welch, At Large; Senators Leahy and Sanders

Partners: Rural Edge

Demographics: Vermont's Northeast Kingdom REAP Zone

Impact: Affordable rural housing for a single mother and her daughter.
